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IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF OKLAHOMA

IN RE:

JACQUELINE D. BLY,

Case No. BK-15-14357-SAH

Chapter 7

Debtor

AMENDED DEBTORS RESPONSE TO CREDITOR, U.S. BANK NATIONAL
ASSOCIATION'S MOTION FOR RELIEF FROM AUTOMATIC STAY AND
ABANDONMENT OF PROPERTY AND BRIEF IN SUPPORT THEREOF AND
NOTICE OF OPPORTUNITY FOR HEARING AND RESPONSE BRIEF IN SUPPORT

COMES NOW, Debtor, Jacqueline D. Bly, by and through her attorney of record, Raymond A. Vincent, of Pool & Vincent, and hereby responds to Creditor, U.S. Bank National Association's Motion for Relief from Automatic Stay and Abandonment of Property and Brief in Support Thereof and Notice of Opportunity for Hearing. Debtor responds as follows:

Any allegation not specifically admitted to herein is denied.

- 1. Admit
- 2. Admit
- 3. Denied
- 4. Denied. Debtor has entered into a payment arrangement with Creditor.
- 5. Denied
- 6. Denied

RESPONSE BRIEF IN SUPPORT

Creditor's Motion alleges that Debtor has fallen in arrears on her mortgage, and that no such mortgage payment has been made by Debtor since on or about October 1, 2015. Creditor reports that payments are due and owing from Debtor for the months of November, 2015, December 2015, January 2016, and February 2016. It is Debtor's understanding, however, that she has entered into a payment arrangement with Creditor, and Debtor made a payment for same in the amount of

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\$856.56 on the 1st of March, 2016. (See attached email from payment center for Creditor dated March 1, 2016.) Additionally, on or about the 18th day of February, 2016; five (5) days preceding Creditor filing its motion, Debtor made an escrow payment in the amount of \$264.43. (See attached copy of Money Order Receipt dated February 18, 2016.)

WHEREFORE, above premises considered, Debtor respectfully requests that this Court deny Creditors motion, and to any such further relief that this Court deems equitable and just.

Respectfully submitted,

/s/Raymond A. Vincent
Raymond A. Vincent, OBA # 7716
Pool & Vincent
430 NW 11th Street
Oklahoma City, OK 73103
405.235.0484 Telephone
405.236.3689 Facsimile
Pbv120@coxinet.net

NOTICE OF HEARING ON CREDITOR, U.S. BANK NATIONAL'S MOTION FOR RELIEF FROM AUTOMATIC STAY AND ABANDONMENT OF PROPERTY AND BRIEF IN SUPPORT THEREOF AND NOTICE OF OPPORTUNITY FOR HEARING

You are notified that a hearing on Creditor, U.S. Bank National's Motion for Relief from Automatic Stay and Abandonment of Property and Brief in Support thereof and Notice of Opportunity for Hearing has been set for the 23rd day of March, 2016 at 9:30 o'clock a.m. in the courtroom of the Honorable Judge Sarah Hall at 215 Dean A. McGee Ave, 9th Floor, Oklahoma City, OK 73102.

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CERTIFICATE OF SERVICE

I hereby certify that on the day of North 2016, Debtor's Response was electronically filed with the Court using the ECF System for Filing. Based on the records currently on file, the Clerk will transmit a notice of electronic filing to the following:

Robert A. Brown Trustee

I further certify that on the Marcus, 2016, I served the attached document by first class mail, postage pre-paid thereon to the following parties to wit:

Jacqueline D. Bly 1148 MW 85th Street Oklahoma City, OK 73114

and

Matrix

/s/Raymond A. Vincent Raymond A. Vincent Case: 15-14357 Doc: 19 Filed: 03/14/16 Page: 4 of 6

CITI PO BOX 6497 SIOUX FALLS SD 57117

COMMUNICATION FCU 4141 NW EXPRESSWAY ST STE 200 OKLAHOMA CITY OK 73116

FAA CREDIT UNION 10201 S WESTERN AVENUE OKLAHOMA CITY OK 73139

FAA CREDIT UNION 10201 S. WESTEN AVENUE OKLAHOMA CITY OK 73139

FAA CREDIT UNION 10201 S. WESERN AVENUE OKLAHOMA CITY OK 73139

HFC PO BOX 9068 BRANDON FL 33509

INTERNAL REVENUE SERVICE 55 N. ROBINSON OKLAHOMA CITY OK 73102

MATHIS BROTHERS 3434 W. RENO OKLAHOMA CITY OK 73137

MIDLAND FUNDING 2365 NORTHSIDE DR. STE 30 SAN DIEGO CA 92108 Case: 15-14357 Doc: 19 Filed: 03/14/16 Page: 5 of 6

MIDLAND FUNDING LLC C/O LOVE BEAL & NIXON PO BOX 32738 OKLAHOMA CITY OK 73123

NATIONAL CTRS FOR PAIN MANAGEMENT & RESE 860 MONTCLAIR ROAD, SUITE 756 BIRMINGHAM AL 35213

NCEP, LLC C/O LOVE BEAL & NIXON PO BOX 32738 OKLAHOMA CITY OK 73123

OCWEN LOAN SERVICING 12650 INGENUITY DR. ORLANDO FL 32826

OCWN LOAN SERVICING L 3451 HAMMOND AVENUE WATERLOO IA 50702

OKLAHOMA TAX COMMISSION PO BOX 26890 OKLAHOMA CITY OK 73126-0890

PORTFOLIO RECOVERY ASS 120 CORPORATE BLVD STE 1 NORFOLK VA 23502

PORTOFOLIO RECOVERY ASSOCIATES, LLC PO BOX 12914 NORFOLK VA 23541

SNYBC/HOME DESIGN OUTDOOR LIVING C/O PO BOX 965036 ORLANDO FL 32896 Case: 15-14357 Doc: 19 Filed: 03/14/16 Page: 6 of 6

SNYCB/LINEN N THINGS PO BOX 965005 ORLANDO FL 32896

SYNCB/LOWES PO BOX 965005 ORLANDO FL 32896

TINKER FEDERAL CREDIT UNION PO OX 45750 OKLAHOMA CITY OK 73145